403(b)(7) & 457(b) PAYROLL SLOT ESTABLISHMENT GUIDE

For Investment Providers:

ONE PLATFORM | MULTIPLE PROVIDERS

The Investment Provider Xchange (IPX) platform offers a unique and modernized solution to 403(b) Plan Sponsors by providing an efficient method of offering multiple investment providers on a single platform, specifically designed for 403(b) accounts. This approach makes it administratively easy to provide your employees access to high demand investment providers at the lowest cost in the market! Each investment provider program includes the following features and service options.

FEATURES

Modern account access designed for retirement account management functions including:

- Enroll online or ExpressEnroll
- Review investment options (fund factsheets, prospectuses)
- Contribute Pre-Tax or Roth sources
- Review Balances & Performance
- Allocate Investments (Elections, Transfers, Rebalance)
- Request Transaction (loans, distributions, contract exchanges)
- View Statements & Transaction history
- Access financial planning resources

SERVICE OPTIONS

Freedom for participants to choose a service program that fits their needs.

Self-Directed Account – participants can develop their own investment allocations from available investments.

OR

Work with a Financial Advisor – participants may want or already have a relationship with a financial advisor to assist them with constructing an investment portfolio based on an overall financial plan.

IPX Vanguard Investments

ACCOUNT FEE: **$86 (annual)**

Vanguard is widely recognized as a leader in low-cost investing and a steadfast advocate for the interests of all investors. The IPX Vanguard 403(b) program gives your employees access to the full spectrum of Vanguard investments at the lower cost versus other 403(b) programs.

TheStandard The Sttanard Insurance Company

ACCOUNT FEE: **$48 (annual)**

2.00% Guaranteed Crediting Rate

Effective Oct. 1, 2020 through Dec. 31, 2020
A+ (Strong) by Standard & Poor's
A1 (Good) by Moody's
A (Excellent) by A.M. Best

The Guaranteed Fixed Interest Fundis designed to provide plan participants with a guaranteed return of principal, along with competitive crediting rates and **100 percent liquidity.**

Fidelity Investments

ACCOUNT FEE: **$50 (annual)**

Fidelity funds are a practical, cost-efficient way to build a diversified portfolio of stocks, bonds, or short-term investments. The IPX Fidelity 403(b) program offers 180 mutual funds that span asset classes from Large-Cap, Mid-Cap, Small-Cap, International equities to domestic money market funds to build an investment strategy that matches any investing style.

Easy Online Access on Any Device

FUND PORTAL

ACCOUNT FEE: **$50 & 0.20% of asset (annual)**

Meeting diverse investing needs with mutuals funds and a liquid Fixed Rate.

FundPortal is a mutual fund trading window that offers access of hundreds of investments from brand name mutual funds, ETFs and fixed annuities. The fixed rate annuity pays a high rate and is benefit responsive with NO Surrender Charges!

Easy Online Access on Any Device

403(b) Payroll Slot Checklist

Thank you for choosing us as a retirement plan provider. This Payroll Slot Establishment Guide includes all the material you need to begin the plan installation process.

To establish the 403(b)) plan payroll slot, the following actions need to be completed.

STEP 1 Complete the following sections on the form:

- ◯ Plan Sponsor Information
- ◯ Payroll Remittance

STEP 2 Return the completed/signed forms to FPS and retain a copy for your records:

Email:
ipxplansetup@pcsretirement.com

FAX:
Attn: Plan Setup
(720) 739-4855

Mail:
IPX Retirement
c/o PCS Retirement
Attn: Plan Setup
3000 Chestnut St Unit 7767
Philadelphia, PA 19101

Once we receive your completed Payroll Slot Establishment Guide and all necessary documentation in good order, your plan profile will be established on our platform and we will coordinate with your Plan Administrator

Payroll Slot Establishment

SECTION 1 PLAN SPONSOR INFORMATION

Employer/Plan Name

Employer Tax Identification Number

Number of Employees

Contact Name

Title

Address

City

State

Zip

Phone Number

Fax

Email Address

SECTION 2 PAYROLL REMITTANCE

Payroll Schedule: ◯ Weekly ◯ Bi-Weekly ◯ Semi-monthly ◯ Monthly

Payroll Remittance: ◯ Self Administer ◯ Plan Administrator/TPA (provide company information in Section 3)

If **Self Administrating**, complete contact information below.

Payroll Contact Name

Phone Number

Email Address

SECTION 3 AUTHORIZED SERVICE PROVIDERS

PLAN ADMINISTRATOR/TPA

Company Name

Contact Name

Address

City

State

Zip

Phone Number

Fax

Email Address

	403(b)(7) | Pre-Tax	403(b)(7) | Roth	457(b) | Pre-Tax	457(b) | Roth
Authorized Plans	☐	☐	☐	☐

EMPLOYER/PLAN SPONSOR SIGNATURE | REQUIRED FOR 457(b) PLANS ONLY

The undersigned individual represents and warrants that he or she is authorized to enter into and sign these agreements on behalf of the Plan Sponsor and the Plan, has read and received copies of the Recordkeeping Agreement and Custodial Agreement, and understands and agrees to the terms of these agreements.

Signature

/ /

Date (month / day / year)

Authorized Person Name

Title

Questions? Email Plan Setup at plansetup@fps-services.com.